

In re **Maria Gloria Lazo**Case No. 10-41037-H4-13

(if known)

**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
2022 Wycliffe Drive Houston, TX 77043-2205 Lot 142 Block J Wrenwood Section 4 Harris County, Texas	Homestead	-	\$160,555.00	\$143,815.52

Total: **\$160,555.00**

(Report also on Summary of Schedules)

In re **Maria Gloria Lazo**Case No. 10-41037-H4-13

(if known)

**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X	IBC Bank Checking Account #8153	C	\$400.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	Sofa	C	\$400.00
4. Household goods and furnishings, including audio, video and computer equipment.		2 Coffee Tables	C	\$150.00
		2 Lamps	C	\$50.00
		3 TVs	C	\$450.00
		Stereo	C	\$150.00
		Dining Room Table w / chairs	C	\$450.00
		Flatware	C	\$50.00
		Dishes & Glasses	C	\$125.00
		Pots & Pans	C	\$50.00
		3 Beds	C	\$650.00
		Refrigerator	C	\$500.00
		Stove	C	\$450.00
		Washer	C	\$375.00

In re **Maria Gloria Lazo**Case No. 10-41037-H4-13

(if known)

**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Dryer	C	\$375.00
		Freezer	C	\$300.00
		Microwave	C	\$250.00
		Lawn Mower	C	\$200.00
		Tools	C	\$800.00
		BBQ Pit	C	\$500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing & Shoes	C	\$500.00
7. Furs and jewelry.		Watches	C	\$175.00
		Costume Jewelry	C	\$200.00
		Fine Jewelry	C	\$300.00
8. Firearms and sports, photo- graphic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

In re **Maria Gloria Lazo**Case No. 10-41037-H4-13

(if known)

**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

In re **Maria Gloria Lazo**Case No. 10-41037-H4-13

(if known)

**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Debtor has a potential claim for wrongful termination.  Debtor has a potential claim for wrongful termination. [Loss of future earnings]  Debtor has a potential claim for injury on the job.  Debtor has a potential claim for injury on the job. [Personal Bodily Injury]	C C C C	\$50,000.00 \$270,500.00 \$50,000.00 \$100,000.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

B6B (Official Form 6B) (12/07) -- Cont.

**In re Maria Gloria Lazo**

Case No. 10-41037-H4-13

(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

*Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Scion xA 52,000 miles  2004 Ford Escape 80,000 miles	C C	\$4,500.00 \$4,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		2 Dogs	C	\$100.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

1

continuation sheets attached

Total >

**\$486,950.00**

In re **Maria Gloria Lazo**Case No. 10-41037-H4-13  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$146,450.\*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2022 Wycliffe Drive Houston, TX 77043-2205 Lot 142 Block J Wrenwood Section 4 Harris County, Texas	11 U.S.C. § 522(d)(1)	\$16,739.48	\$160,555.00
IBC Bank Checking Account #8153	11 U.S.C. § 522(d)(5)	\$400.00	\$400.00
Sofa	11 U.S.C. § 522(d)(3)	\$400.00	\$400.00
2 Coffee Tables	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
2 Lamps	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
3 TVs	11 U.S.C. § 522(d)(3)	\$450.00	\$450.00
	11 U.S.C. § 522(d)(5)	\$0.00	
Stereo	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Dining Room Table w / chairs	11 U.S.C. § 522(d)(3)	\$450.00	\$450.00
Flatware	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Dishes & Glasses	11 U.S.C. § 522(d)(3)	\$125.00	\$125.00
Pots & Pans	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		\$19,014.48	\$162,830.00

B6C (Official Form 6C) (4/10) -- Cont.

In re **Maria Gloria Lazo**Case No. 10-41037-H4-13  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
3 Beds	11 U.S.C. § 522(d)(3) 11 U.S.C. § 522(d)(5)	\$550.00 \$100.00	\$650.00
Refrigerator	11 U.S.C. § 522(d)(3)	\$500.00	\$500.00
Stove	11 U.S.C. § 522(d)(3)	\$450.00	\$450.00
Washer	11 U.S.C. § 522(d)(3)	\$375.00	\$375.00
Dryer	11 U.S.C. § 522(d)(3)	\$375.00	\$375.00
Freezer	11 U.S.C. § 522(d)(3)	\$300.00	\$300.00
Microwave	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
Lawn Mower	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Tools	11 U.S.C. § 522(d)(3) 11 U.S.C. § 522(d)(5)	\$550.00 \$250.00	\$800.00
BBQ Pit	11 U.S.C. § 522(d)(3)	\$500.00	\$500.00
Clothing & Shoes	11 U.S.C. § 522(d)(3) 11 U.S.C. § 522(d)(5)	\$500.00 \$0.00	\$500.00
Watches	11 U.S.C. § 522(d)(4)	\$175.00	\$175.00
Costume Jewelry	11 U.S.C. § 522(d)(4)	\$200.00	\$200.00
Fine Jewelry	11 U.S.C. § 522(d)(4)	\$300.00	\$300.00
Debtor has a potential claim for wrongful termination.	11 U.S.C. § 522(d)(5)	\$135.52	\$50,000.00
		\$24,725.00	\$218,405.00

B6C (Official Form 6C) (4/10) -- Cont.

In re **Maria Gloria Lazo**Case No. 10-41037-H4-13  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 2*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Debtor has a potential claim for wrongful termination. [Loss of future earnings]	11 U.S.C. § 522(d)(5)	\$0.00	\$270,500.00
Debtor has a potential claim for injury on the job.	11 U.S.C. § 522(d)(5)	\$0.00	\$50,000.00
Debtor has a potential claim for injury on the job. [Personal Bodily Injury]	11 U.S.C. § 522(d)(5)	\$0.00	\$100,000.00
2005 Scion xA 52,000 miles	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	\$3,450.00 \$1,050.00	\$4,500.00
2004 Ford Escape 80,000 miles	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	\$0.00 \$4,000.00	\$4,000.00
2 Dogs	11 U.S.C. § 522(d)(5)	\$100.00	\$100.00
		\$33,325.00	\$647,505.00

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS** Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR  HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxx-xxx-xxx-0142		DATE INCURRED: NATURE OF LIEN: <b>Property Taxes</b> COLLATERAL: <b>Homestead - 2010 Property Taxes - Escrowed</b> REMARKS: <b>Escrowed</b>				\$2,047.58	
Harris County Don Sumners - Tax Assessor P. O. Box 4622 Houston, Tx 77210-4622	-	VALUE: \$160,555.00					
ACCT #: xxxxxxx2850		DATE INCURRED: 03/2004 NATURE OF LIEN: <b>Conventional Real Estate Mortgage</b> COLLATERAL: <b>Homestead - Regular Payments</b> REMARKS:				\$124,529.00	
Home Comings Financial Attention: Bankruptcy Dept 1100 Virginia Drive Fort Washington, PA 19034	-	VALUE: \$160,555.00					
ACCT #: xxxxxxx2850		DATE INCURRED: Various NATURE OF LIEN: <b>Deed of Trust</b> COLLATERAL: <b>Homestead - Arrears</b> REMARKS:				\$15,000.00	
Home Comings Financial Attention: Bankruptcy Dept 1100 Virginia Drive Fort Washington, PA 19034	-	VALUE: \$160,555.00					
ACCT #: xxxxxxxxx0142		DATE INCURRED: 2010 NATURE OF LIEN: <b>School Taxes</b> COLLATERAL: <b>Homestead - 2010 School Taxes - Escrowed</b> REMARKS: <b>Escrowed</b>				\$2,238.94	
Spring Branch I.S.D. Tax Assessor - Collector P.O. Box 19037 Houston, TX 77224-9037	-	VALUE: \$160,555.00					
Subtotal (Total of this Page) >						\$143,815.52	\$0.00
Total (Use only on last page) >						\$143,815.52	\$0.00

No continuation sheets attached

(Report also on  
Summary of  
Schedules.)

(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

B6E (Official Form 6E) (04/10)

In re **Maria Gloria Lazo**Case No. 10-41037-H4-13

(If Known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

 **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (04/10) - Cont.

In re **Maria Gloria Lazo**Case No. 10-41037-H4-13

(If Known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Administrative allowances					
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:								
Keeling Law Firm 3310 Katy Freeway Suite 200 Houston, Texas 77007	-	DATE INCURRED: <b>12/04/2010</b> CONSIDERATION: <b>Attorney Fees</b> REMARKS:				\$2,589.00	\$2,589.00	\$0.00
ACCT #:		DATE INCURRED: CONSIDERATION: <b>Attorney Fees</b> REMARKS:				\$100.00	\$100.00	\$0.00
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims	Subtotals (Totals of this page) >					\$2,689.00	\$2,689.00	\$0.00
	Total >					\$2,689.00		
	(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							
	Totals >					\$2,689.00		
	(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx8311  Afni, Inc. Po Box 3097 Bloomington, IL 61702	-	DATE INCURRED: 01/2009 CONSIDERATION: <b>Collection Attorney</b> REMARKS:				\$1,933.00
ACCT #: xxxx1499  Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714	-	DATE INCURRED: 01/2009 CONSIDERATION: <b>Collecting for -Premier Bank Card</b> REMARKS:				\$411.00
ACCT #: xxxx9855  Asset Acceptance Llc Po Box 2036 Warren, MI 48090	-	DATE INCURRED: 12/2009 CONSIDERATION: <b>Collecting for -Direct Energy</b> REMARKS:				\$843.00
ACCT #: xxxx9125  Bac Home Loans Servici 450 American St Simi Valley, CA 93065	-	DATE INCURRED: 06/2005 CONSIDERATION: <b>Real Estate Mortgage without Other Collateral</b> REMARKS:				Notice Only
ACCT #: xxxx9117  Bac Home Loans Servici 450 American St Simi Valley, CA 93065	-	DATE INCURRED: 06/2005 CONSIDERATION: <b>Conventional Real Estate Mortgage</b> REMARKS:				Notice Only
ACCT #: xxxxxxxx8247  Capital One, N.a. Bankruptcy Dept PO Box 5155 Norcross, GA 30091	-	DATE INCURRED: 08/2005 CONSIDERATION: <b>Credit Card</b> REMARKS:				Notice Only
Subtotal >						\$3,187.00
Total >						
(Use only on last page of the completed Schedule F.)						
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Maria Gloria Lazo**Case No. 10-41037-H4-13

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxxxx1880  Centerpoint Energy Ent Po Box 1700 Houston, TX 77251	-	DATE INCURRED: 11/2005 CONSIDERATION: <b>Agriculture</b> REMARKS:				\$353.00
ACCT #: xxxxxxxxxxxxxx7945  Chase P.o. Box 15298 Wilmington, DE 19850	-	DATE INCURRED: 05/2006 CONSIDERATION: <b>Credit Card</b> REMARKS:				\$3,458.00
ACCT #: xxxxxxxxxxxxxx6071  Citi Financial Mortgage Attention: Bankruptcy Department PO Box 140069 Irving, TX 75014	-	DATE INCURRED: 05/2005 CONSIDERATION: <b>Unsecured</b> REMARKS:				\$4,700.00
ACCT #: xxxx9530  Conns Credit Corp Box 2358 Beaumont, TX 77704	-	DATE INCURRED: 08/2005 CONSIDERATION: <b>Secured</b> REMARKS:				Notice Only
ACCT #: xxxxxxxxxxxxxx8875  First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104	-	DATE INCURRED: 01/2005 CONSIDERATION: <b>Credit Card</b> REMARKS:				Notice Only
ACCT #: xxx3049  Franklin Credit Mngmnt 6 Harrison Street 6th Floor New York, NY 10013	-	DATE INCURRED: 06/2005 CONSIDERATION: <b>Real Estate Mortgage without Other Collateral</b> REMARKS: <b>Property was foreclosed on already.</b>				\$19,411.00
Sheet no. <u>1</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$27,922.00
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Maria Gloria Lazo**Case No. 10-41037-H4-13

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR  HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx9242  Nco Fin/09 507 Prudential Rd Horsham, PA 19044	-	DATE INCURRED: 02/2009 CONSIDERATION: <b>Collecting for -Direct TV</b> REMARKS:				\$175.00
ACCT #: xxxx5265  Nco Fin/38 Po Box 13564 Philadelphia, PA 19101	-	DATE INCURRED: 06/2006 CONSIDERATION: <b>Collecting for -Memorial Herman Memorial</b> REMARKS:				\$342.00
ACCT #: xxxx3954  Nco/inovision-medclr Attn: Bankruptcy 507 Prudential Rd Horsham, PA 19044	-	DATE INCURRED: 01/2009 CONSIDERATION: <b>Collecting for -Memorial Herman Memorial</b> REMARKS:				\$156.00
ACCT #: xxxx8301  Retail Merch 3830 Hwy 365 Port Arthur, TX 77642	-	DATE INCURRED: CONSIDERATION: <b>Collecting for -MED1 SE EMERG PHYS ST</b> REMARKS:				\$59.00
ACCT #: xxxxxxxx7130  Sams Club Attention: Bankruptcy Department PO Box 105968 Atlanta, GA 30353	-	DATE INCURRED: 08/2004 CONSIDERATION: <b>Charge Account</b> REMARKS:				\$411.00
ACCT #: xxxxxxxx7130  Sams Club Attention: Bankruptcy Department PO Box 105968 Atlanta, GA 30353	-	DATE INCURRED: 08/2004 CONSIDERATION: <b>Charge Account</b> REMARKS:				Notice Only
Sheet no. <u>2</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$1,143.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Maria Gloria Lazo**Case No. 10-41037-H4-13

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR  HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xx3396  Sky Rcvry Services 12000 Westheimer Houston, TX 77077	-	DATE INCURRED: 04/2010 CONSIDERATION: <b>Collecting for -Doctors Clinic</b> REMARKS:				\$37.00
ACCT #: xxxxxxxx1051  Wf Fin Bank Wells Fargo Financial 4137 121st St Urbendale, IA 50323	-	DATE INCURRED: 03/2005 CONSIDERATION: <b>Credit Card</b> REMARKS:				\$723.00
ACCT #: xxx5548  Wilshire Credit Corp Attention: Bankruptcy Department CA6-91 PO Box 5170 Simi Valley, CA 93062	-	DATE INCURRED: 06/2005 CONSIDERATION: <b>Conventional Real Estate Mortgage</b> REMARKS: <b>Property was foreclosed on already.</b>				\$98,116.00
Sheet no. <u>3</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		\$98,876.00	
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			Total >		\$131,128.00	

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse			
	Relationship(s):	Age(s):	Relationship(s):	Age(s):
<b>Married</b>				
<b>Employment:</b>	<b>Debtor</b>	<b>Spouse</b>		
Occupation	Unemployed	Self Employed		
Name of Employer				
How Long Employed				
Address of Employer				
INCOME: (Estimate of average or projected monthly income at time case filed)				
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$DEBTOR		\$SPOUSE	
2. Estimate monthly overtime	\$0.00		\$0.00	
3. <b>SUBTOTAL</b>	<b>\$0.00</b>		<b>\$0.00</b>	
4. <b>LESS PAYROLL DEDUCTIONS</b>				
a. Payroll taxes (includes social security tax if b. is zero)	\$0.00		\$0.00	
b. Social Security Tax	\$0.00		\$0.00	
c. Medicare	\$0.00		\$0.00	
d. Insurance	\$0.00		\$0.00	
e. Union dues	\$0.00		\$0.00	
f. Retirement	\$0.00		\$0.00	
g. Other (Specify) _____	\$0.00		\$0.00	
h. Other (Specify) _____	\$0.00		\$0.00	
i. Other (Specify) _____	\$0.00		\$0.00	
j. Other (Specify) _____	\$0.00		\$0.00	
k. Other (Specify) _____	\$0.00		\$0.00	
5. <b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$0.00</b>		<b>\$0.00</b>	
6. <b>TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$0.00</b>		<b>\$0.00</b>	
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00		\$3,100.00	
8. Income from real property	\$0.00		\$0.00	
9. Interest and dividends	\$0.00		\$0.00	
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00		\$0.00	
11. Social security or government assistance (Specify): _____	\$0.00		\$0.00	
12. Pension or retirement income _____	\$0.00		\$0.00	
13. Other monthly income (Specify):				
a. Family Contribution _____	\$400.00		\$0.00	
b. Unemployment Income _____	\$1,460.00		\$0.00	
c. _____	\$0.00		\$0.00	
14. <b>SUBTOTAL OF LINES 7 THROUGH 13</b>	<b>\$1,860.00</b>		<b>\$3,100.00</b>	
15. <b>AVERAGE MONTHLY INCOME</b> (Add amounts shown on lines 6 and 14)	<b>\$1,860.00</b>		<b>\$3,100.00</b>	
16. <b>COMBINED AVERAGE MONTHLY INCOME:</b> (Combine column totals from line 15)			<b>\$4,960.00</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**None.**

B6J (Official Form 6J) (12/07)  
 IN RE: **Maria Gloria Lazo**

Case No. 10-41037-H4-13  
 (if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	
a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel	\$200.00
b. Water and sewer	\$100.00
c. Telephone	\$50.00
d. Other: Cell Phone	\$50.00
3. Home maintenance (repairs and upkeep)	\$100.00
4. Food	\$350.00
5. Clothing	\$50.00
6. Laundry and dry cleaning	\$50.00
7. Medical and dental expenses	\$75.00
8. Transportation (not including car payments)	\$350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$50.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	
d. Auto	
e. Other:	\$70.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other:	
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$1,442.78
17.a. Other: See attached personal expenses	\$345.00
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$3,282.78</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$4,960.00
b. Average monthly expenses from Line 18 above	\$3,282.78
c. Monthly net income (a. minus b.)	\$1,677.22

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION

IN RE: Maria Gloria Lazo

CASE NO 10-41037-H4-13

CHAPTER 13

EXHIBIT TO SCHEDULE JItemized Business Expenses  
Body Shop

Expense	Category	Amount
Rent	Rent	\$600.00
Telephone	Utilities	\$45.00
Electricity	Utilities	\$79.00
Gas	Utilities	\$80.00
Materials	Materials	\$275.00
Self Employment Taxes	Taxes	\$363.78
Total >		\$1,442.78

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION

IN RE: Maria Gloria Lazo

CASE NO 10-41037-H4-13

CHAPTER 13

**EXHIBIT TO SCHEDULE J***Continuation Sheet No. 1***Itemized Personal Expenses**

Expense	Amount
Pet Expenses	\$20.00
Personal Hygiene & Grooming	\$75.00
Household Supplies & Toiletries	\$100.00
Auto Maintenance	\$150.00
Total >	\$345.00

B6 Summary (Official Form 6 - Summary) (12/07)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re **Maria Gloria Lazo**Case No. **10-41037-H4-13**Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$160,555.00		
B - Personal Property	Yes	5	\$486,950.00		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		\$143,815.52	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$2,689.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$131,128.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1		\$4,960.00	
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$3,282.78
TOTAL		22	\$647,505.00	\$277,632.52	

Form 6 - Statistical Summary (12/07)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re **Maria Gloria Lazo**Case No. **10-41037-H4-13**Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

<b>Type of Liability</b>	<b>Amount</b>
Domestic Support Obligations (from Schedule E)	<b>\$0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>\$0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>\$0.00</b>
Student Loan Obligations (from Schedule F)	<b>\$0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>\$0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>\$0.00</b>
<b>TOTAL</b>	<b>\$0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>\$4,960.00</b>
Average Expenses (from Schedule J, Line 18)	<b>\$3,282.78</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	<b>\$4,081.84</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$0.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.		<b>\$2,689.00</b>
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$0.00</b>
4. Total from Schedule F		<b>\$131,128.00</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$131,128.00</b>

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Maria Gloria Lazo**

Case No. **10-41037-H4-13**

(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 12/20/2010

Signature /s/ Maria Gloria Lazo  
Maria Gloria Lazo

Date \_\_\_\_\_

Signature \_\_\_\_\_

[If joint case, both spouses must sign.]